

Table VII.A.2.c(2005) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2005

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	22.8%	23.3%	22.7%	19.1%	15.1%	25.0%
New England:						
Connecticut	28.4%	28.6%	29.9%	24.7% *	19.8% *	29.5%
Maine	20.2%	22.5%	13.3% *	16.5% *	18.7% *	20.5%
Massachusetts	24.4%	25.4%	25.0%	17.7% *	9.1% *	27.4%
New Hampshire	21.0%	20.6%	23.3%	20.2% *	12.5% *	22.8%
Rhode Island	24.6%	26.2%	12.8% *	27.2%	14.4% *	26.8%
Vermont	25.2%	21.9%	39.4%	22.8%	18.6% *	26.4%
Middle Atlantic:						
New Jersey	32.2%	33.8%	30.2%	25.6%	27.8%	33.1%
New York	29.5%	29.1%	36.7%	24.4%	18.6%	32.1%
Pennsylvania	27.1%	27.2%	26.5%	27.0% *	19.4% *	29.2%
East North Central:						
Illinois	24.4%	27.4%	18.9% *	5.4% *	16.4% *	26.8%
Indiana	16.2%	17.7%	17.5% *	6.5% *	6.8% *	19.8%
Michigan	33.2%	35.5%	26.3%	30.2%	21.0%	36.9%
Ohio	21.2%	22.7%	17.1%	19.0% *	13.1% *	24.2%
Wisconsin	20.3%	16.2%	28.3%	29.0%	26.8%	18.0%
West North Central:						
Iowa	20.9%	17.7%	29.1% *	29.0% *	25.2%	19.1%
Kansas	25.8%	26.5%	32.6%	15.6% *	23.6%	26.4%
Minnesota	22.8%	24.2%	20.6% *	18.8% *	20.5% *	23.4%
Missouri	19.1%	19.5%	19.3% *	16.1% *	8.6% *	22.5%
Nebraska	18.9%	17.1%	22.8% *	24.0% *	18.9%	18.9%
North Dakota	25.4%	27.4%	17.3% *	25.2% *	21.8%	27.1%
South Dakota	26.6%	27.6%	18.4% *	29.2%	26.6%	26.6%
South Atlantic:						
Delaware	20.6%	19.3%	33.0%	16.0% *	17.0% *	21.8%
District of Columbia	26.1%	28.0%	13.8% *	14.1% *	8.4% *	27.4%
Florida	20.2%	23.2%	15.3% *	6.0% *	8.9% *	23.6%
Georgia	20.6%	21.8%	17.3% *	8.8% *	5.5% *	24.0%
Maryland	23.9%	20.6%	38.1%	27.0% *	31.5%	22.3%
North Carolina	18.1%	19.5%	14.8% *	12.4% *	16.8%	18.6%
South Carolina	17.8%	16.9%	19.1%	20.6% *	11.9%	20.3%
Virginia	18.2%	16.2%	21.7% *	25.9% *	13.1%	19.9%
West Virginia	15.3%	14.6%	18.1% *	15.5% *	12.0%	17.5%
East South Central:						
Alabama	21.3%	24.1%	14.1% *	8.6% *	12.7%	25.6%
Kentucky	21.2%	20.5%	30.2%	15.4% *	15.5%	23.9%
Mississippi	16.8%	19.4%	6.1% *	10.0% *	15.1% *	17.6%
Tennessee	13.7%	14.1%	13.1% *	12.2% *	9.8%	15.8% *
West South Central:						
Arkansas	11.3%	11.5%	10.6% *	10.0% *	5.7% *	14.3%
Louisiana	16.8%	15.7%	18.7% *	23.1%	11.5% *	18.9%
Oklahoma	16.7%	17.9%	9.7% *	14.3% *	6.8% *	20.4%
Texas	18.6%	19.6%	11.8% *	16.4% *	7.3%	22.8%
Mountain:						
Arizona	17.6%	13.4%	37.7% *	32.8% *	21.1% *	16.7%
Colorado	18.9%	20.6%	23.7%	2.4% *	11.7% *	20.7%
Idaho	15.2%	14.8%	10.3% *	25.3% *	11.0% *	16.9%
Montana	27.9%	25.8%	36.1%	32.1%	31.1%	26.6%
Nevada	15.7%	16.7%	17.3% *	6.2% *	7.8% *	17.9%
New Mexico	15.5%	17.3%	10.6% *	10.0% *	7.8% *	19.0%
Utah	18.4%	19.0%	12.2% *	20.6% *	13.1% *	19.7%
Wyoming	19.3%	19.0%	23.5% *	15.7% *	16.9%	20.0%
Pacific:						
Alaska	21.4%	21.8%	20.5%	18.8% *	15.7% *	22.5%
California	25.3%	26.0%	24.8%	20.0%	15.6%	27.3%
Hawaii	24.3%	25.9%	21.9% *	17.0% *	24.1%	24.4%
Oregon	20.8%	20.5%	27.2%	16.8%	14.3% *	22.4%
Washington	21.2%	22.5%	15.4%	22.2% *	17.6% *	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.c(2005) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2005

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.27%	0.36%	1.00%	0.98%	0.85%	0.33%
New England:						
Connecticut	2.48%	3.39%	6.81%	11.07% *	7.83% *	2.47%
Maine	2.32%	3.06%	5.09% *	13.13% *	6.49% *	2.23%
Massachusetts	3.05%	3.11%	6.67%	10.49% *	4.78% *	3.65%
New Hampshire	2.78%	3.22%	6.07%	7.64% *	4.09% *	3.04%
Rhode Island	2.31%	3.13%	5.63% *	7.27%	10.71% *	2.66%
Vermont	1.73%	2.06%	7.54%	6.51%	5.83% *	1.97%
Middle Atlantic:						
New Jersey	3.05%	4.11%	6.90%	4.67%	5.72%	3.66%
New York	2.67%	2.61%	5.54%	6.44%	5.33%	2.75%
Pennsylvania	2.63%	2.41%	7.60%	8.42% *	7.11% *	2.05%
East North Central:						
Illinois	3.09%	3.53%	7.18% *	9.87% *	5.01% *	2.91%
Indiana	2.35%	2.76%	5.51% *	3.59% *	2.11% *	3.43%
Michigan	2.86%	3.32%	4.96%	9.03%	5.35%	2.64%
Ohio	2.48%	2.72%	4.19%	7.65% *	4.68% *	2.45%
Wisconsin	2.91%	2.40%	6.02%	8.15%	5.96%	2.95%
West North Central:						
Iowa	1.84%	1.86%	10.31% *	13.73% *	4.45%	3.45%
Kansas	1.57%	1.96%	9.56%	10.23% *	4.64%	2.21%
Minnesota	2.89%	3.03%	7.24% *	8.74% *	6.71% *	3.28%
Missouri	2.97%	4.35%	9.59% *	9.93% *	3.77% *	3.89%
Nebraska	2.53%	2.66%	7.93% *	13.37% *	5.43%	2.64%
North Dakota	3.40%	2.95%	8.44% *	7.77% *	4.35%	4.47%
South Dakota	2.58%	2.46%	10.61% *	7.76%	5.06%	3.72%
South Atlantic:						
Delaware	5.09%	5.36%	9.65%	6.39% *	8.42% *	5.69%
District of Columbia	3.12%	3.12%	6.14% *	13.78% *	12.24% *	3.21%
Florida	2.58%	3.03%	5.55% *	3.25% *	3.05% *	3.54%
Georgia	4.30%	4.85%	10.81% *	3.71% *	3.11% *	5.04%
Maryland	3.31%	2.89%	8.79%	8.52% *	7.32%	3.41%
North Carolina	1.94%	2.66%	5.04% *	3.86% *	4.92%	2.40%
South Carolina	2.12%	2.77%	5.06%	9.92% *	3.33%	2.67%
Virginia	2.66%	2.19%	12.10% *	7.93% *	3.66%	2.84%
West Virginia	2.30%	1.90%	7.03% *	6.50% *	2.04%	3.08%
East South Central:						
Alabama	3.22%	3.39%	6.56% *	3.12% *	3.81%	4.28%
Kentucky	1.79%	2.65%	7.22%	5.07% *	4.32%	2.82%
Mississippi	2.60%	3.00%	3.48% *	5.37% *	5.55% *	3.12%
Tennessee	3.29%	3.79%	5.03% *	4.16% *	2.45%	5.15% *
West South Central:						
Arkansas	1.76%	2.41%	6.96% *	10.13% *	1.93% *	2.45%
Louisiana	1.78%	2.44%	5.77% *	6.67%	3.84% *	2.42%
Oklahoma	2.10%	2.88%	5.70% *	10.94% *	3.77% *	3.31%
Texas	1.08%	1.75%	5.52% *	5.89% *	1.94%	1.34%
Mountain:						
Arizona	2.31%	1.67%	12.37% *	11.42% *	6.48% *	2.05%
Colorado	1.72%	2.70%	6.37%	1.69% *	4.37% *	1.80%
Idaho	2.69%	2.59%	7.52% *	10.73% *	3.96% *	3.50%
Montana	2.60%	3.17%	7.63%	9.10%	7.37%	3.14%
Nevada	3.25%	3.40%	8.29% *	5.48% *	2.98% *	3.80%
New Mexico	1.49%	2.56%	3.63% *	10.88% *	2.46% *	2.23%
Utah	3.32%	2.92%	4.16% *	9.56% *	9.76% *	3.46%
Wyoming	2.91%	3.13%	12.46% *	7.37% *	4.91%	3.49%
Pacific:						
Alaska	3.06%	3.12%	5.88%	8.22% *	4.76% *	3.18%
California	1.07%	1.41%	3.25%	5.46%	3.66%	1.23%
Hawaii	3.14%	2.78%	6.70% *	6.13% *	5.04%	3.24%
Oregon	1.73%	2.24%	5.65%	4.76%	9.94% *	1.79%
Washington	2.20%	3.04%	4.27%	10.44% *	7.90% *	2.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.